

Spiders, ticks and mosquitoes – Yep, it's summer!

'Tis the season to be bitten... by insects and spiders, that is. The warm weather can bring out the best of them, so be careful. Bites and stings from insects (bees, wasps, yellow jackets) and spiders usually cause pain, swelling, redness and itching at the site or bite. In some people, the redness and swelling may last up to a few days.

A few people have severe allergic reactions that affect the whole body. This type of reaction can be deadly. If you have had a severe allergic reaction to a past sting or bite, you may want to keep an allergy kit with an epinephrine syringe (such as an EpiPen) with you at all times. Ask your doctor or pharmacist how and when to use it.

Itsy, bitsy spider

Spider bites are rarely serious. But any bite can be serious if it causes an allergic reaction. A single bite from a poisonous spider, such as a black widow, brown recluse, or a hobo spider, may cause a severe reaction and needs medical care right away.



Black widow spider – highly venomous – can be deadly. A bite from a female black widow spider may cause chills, fever, nausea and severe belly cramps

Black widow spiders can be up to two inches across and are shiny black with a red to yellow hourglass mark on their undersides. It prefers woodpiles, rubble piles, under stones, in hollow stumps, sheds and garages. Indoors it can be found in undisturbed, cluttered areas in basements and crawl spaces.

Brown recluse spider – Highly venomous and aggressive. A bite from a brown recluse or hobo spider causes intense pain, and you may get a blister that turns into a large open sore. The bite may also cause nausea, vomiting, headaches and chills



Brown recluse (fiddles) spiders are smaller than black widows and have long legs. They're brown with violin-shaped marks on their heads.



Venomous, causing severe pain around the bite, heavy sweating, and nausea.

Black house spiders are dark brown or black with a velvet texture. Look for a lacy, messy web in a dry place, quiet place. A wolf spider is mottled gray to brown with a distinct Union Jack impression on its back.

Whether you see one of these spiders or another, your best bet is to leave it alone. Spiders do serve a purpose in the environment. Just make sure you don't disturb it.

Home treatments for insect and spider bites and stings

- Remove a bee stinger by scraping or flicking it out. Don't squeeze it, because you may release more venom into the skin. If you can't see the stinger, assume it's not there.
- If a venomous spider bites you, put ice on the bite and call your doctor. Don't use a tourniquet.
- Put ice or a cold pack on the bite or sting. A paste of baking soda or unseasoned meat tenderizer mixed with a little water may help relieve paid and decrease the reaction.
- Take an antihistamine to relieve pain, swelling, and itching. Look for types that won't make you sleepy, such as Claritin or Alavert. Calamine lotion or hydrocortisone cream may also help.
- Wash the area with soap and water.
- Trim your fingernails so if you are tempted to scratch, you won't scratch too hard.
- Don't break any blisters that form. They could get infected.

Ticks

Ticks are small bugs that bite into the skin and feed on blood. They live in bird feathers and animal fur (watch your cats and dogs) and in wooded or grassy areas. Tick bites occur more often in early spring to late summer.

Most ticks don't carry diseases, and most tick bites don't cause serious health problems. Still, it's best to remove a tick as soon as you find one.

Many of the diseases that ticks may pass to humans (such as Lyme disease, Rocky Mountain spotted fever, relapsing fever, and Colorado tick fever) have the same flu-like symptoms: fever, headache, body aches, and fatigue.

Sometimes a rash or sore may occur with the flu-like symptoms. A red rash that gets bigger is a classic early sign of Lyme disease. It may appear one day to one month after a tick bite.

Spiders, ticks, and mosquitoes continued on pg 4

Home treatments for ticks

- Check your body often for ticks when you're out in the woods. Closely check your clothes, skin, and scalp when you get home. Checks your pets for ticks too. The sooner you remove the ticks, the less likely you're to spread infection.
- If you find a tick, try to remove it. Use tweezers to pull gently on it as close to the skin (where the mouth is) as possible. Pull straight out, and try not to crush the tick's body. Don't try to "unscrew" the tick.
- Don't try to burn off the tick or smother it with petroleum jelly, nail polish, gasoline or rubbing alcohol.
- Save the tick in a jar for tests in case you get flulike symptoms after the bite.
- Wash the area with soap and water.



Use tweezers to pull the tick straight out.

Mosquitoes

Mosquitoes know where you are. After all, they've been honing their hunting skills for the past 30 million years. They use their chemical sensors to detect carbon dioxide and lactic acid from up to 100 feet away. Certain chemicals in sweat can also trigger their sensors. Their visual sensors aren't very keen, but they can see you moving if you are wearing clothing that contrasts the background. They use their heat sensors to detect warm-blooded mammals and birds in their vicinity, so they can always locate humans when they are near enough to sense body heat.

To treat mosquito bites, you should wash them with mild soap and water. Try to avoid scratching the bite area, even though it itches. Some anti-itch medicines such as Calamine lotion or over-the-counter cortisone creams may relieve the itching. Typically, you do not need to seek medical attention (unless you feel dizzy or nauseated, which may indicate a severe allergic reaction to the bite).

Mosquitoes can carry many types of diseases that are caused by bacteria, parasites or viruses. These diseases include malaria, yellow fever, encephalitis, dengue fever and West Nile. They can also cause heartworm in dogs.

Mosquitoes and West Nile Virus

West Nile virus is an infection spread to humans by mosquitoes. Most people who get the virus don't get sick.

When symptoms do occur, they appear in three to 14 days after the bite and include fever, headache, body aches, and sometimes a skin rash. This is called West Nile fever. It's usually a mild illness.

Rarely, West Nile virus may affect the brain, causing serious illness that can lead to long-lasting problems or even death. Older adults and people with weakened immune systems (because of diabetes, cancer, or HIV, for instance) are most likely to have serious illness from the West Nile virus.

When to call a doctor

Call a doctor if you were exposed to mosquitoes in the past two weeks and have any of the following symptoms:

- Fever, headache, stiff neck, and confusion
- Muscle weakness or loss of movement
- Mild fever, rash, body aches, or swollen lymph nodes in you r neck, armpits, or groin that last more than two or three days.

How to avoid West Nile virus

- Stay indoors at dawn, dusk, and in the early evening. Mosquitoes are most active around these times.
- Wear long-sleeved shirts and pants made of thick fabric.
- Use an insect repellant that contains DEET, picaridin, or oil of lemons eucalyptus. For the best protection, apply and reapply as the label says.
- Don't open containers of water near your home. Mosquitoes can breed in even a small amount of standing water

Source: Healthwise for Life

Prescription for savings

BCN wants to make it easier for members to take medicines for chronic medical conditions. Here are some of the ways we help members save:

- Members can get a 48-day supply of these over-thecounter drugs for a single, generic copayment:
 - Zyrtec[®]
 - Claritin® or Alavert®
 - Prilosec OTC®
- Members can receive brandname asthma inhalers for Azmanex[®], Azmacort[®], Flovent[®], Intal[®], Pulmicort[®], QVAR[®], and Tilade and pay a generic copayment.
- Members can get a 90-day supply of most maintenance medicines from their local pharmacy for two copays instead of three. Most major chains and independent pharmacies participate in this discount program.

Quitting smoking

Millions of people have quit smoking. Some just quit "cold turkey." Some quit with the help of support groups or stop-smoking programs (like BCBSM's Quit the Nic program). Some have used nicotine replacement products. However they did it, they found ways to quit for good. And so can you.

Thinking about quitting?

If you're thinking about quitting, you're already on your way. It may help to know that you don't have to quit smoking or using tobacco products through willpower alone. There are:

- Treatments that can help with the physical effects of giving up smoking or using tobacco and nicotine
- Resources that can help with the emotional side of quitting smoking or using tobacco

These approaches have helped many people stop smoking for good. They can help you too.

Quitting smoking continued on pg 6



Nicotine replacement and medicines

When you try to stop smoking, you may have trouble sleeping, strongly crave nicotine, or feel grumpy, depressed, or restless. These symptoms of withdrawal are at their worst during the first few days after you quit but may last up to a few weeks. Cravings may last even longer. These are the hardest times to get through. The first few days after quitting will be the most difficult. Most people who start smoking again do it in the first week. You don't have to give up trying to quit if you slip up and smoke a cigarette. Keep trying.

If you do start smoking again, think about what triggered you to light up. Call the Quit the Nic program at 800-775-BLUE (2583). Staffed by seasoned professionals, the representatives can help you think of other ways to deal with what caused you to start smoking again. Learn from this. Set a new quit date. Keep at it. Many successful quitters didn't succeed at first, but they didn't stop trying. Each time you try you come that much closer to quitting for good.

Treatment can reduce withdrawal symptoms and help you beat your body's nicotine addiction. You may want to try the following:

- Nicotine replacement products, such as gums, patches, inhalers, sprays, and lozenges.
 They help your body slowly get used to less nicotine until you do not need it at all. You can buy these products without a prescription.
- Medicine, such as bupropion (Zyban). This
 medicine doesn't have nicotine but can
 help you cope with cravings and mood
 swings. Your doctor can prescribe it for you.

It's not just the nicotine

If you're like many other smokers and tobacco users, using tobacco products is part of your daily routine. You might have a cigarette with your morning coffee while you read the newspaper. You may have one after lunch. You may enjoy a cigar after dinner. You enjoy the experience. It's relaxing. That's why you may have one during a work break or when you get tense "to calm down." When you give up smoking, you miss holding that "thing" in your hand or on your lips or in your mouth. When you quit smoking or tobacco products, you have to give all that up. You look for a replacement.



Here are some ideas:

- Change your routine
- Take it one day at a time
- Reward yourself
- Reduce the amount of alcohol you drink
- Make non-smoking friends
- Enjoy things that you can't smoke while doing — hobbies, odd jobs, non-smoking places
- Start exercising or exercise more

Some people do gain a few pounds after they stop smoking, but you don't have to. Try not to replace smoking with eating. Make sure you have healthy, low-fat snacks on hand in case you do reach for food. And start exercising or exercise more. Walking is good. Exercise helps burn calories and has the added benefit of keeping you busy so you can't smoke.

If you do relapse, try not to get too discouraged. Very few people are able to quit for good on the first try. In fact, it takes most people many attempts before they quit for good. What's important is to figure out what helped you when you tried to quit and what worked against you. You can use that information to make a stronger attempt at quitting the next time. And just keep trying until you're tobacco-free.

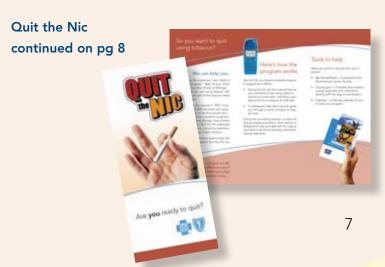
You need to stop smoking or using tobacco. And you really want to. We can help you.

Quit the Nic can help you quit

We can provide you with all the tools you need to be successful. Studies show that people who participate in tobacco cessation programs that include drug therapy, have a better chance of success. In addition to the option of using medication and nicotine replacement therapy such as patches, gum or nasal sprays, enroll in Quit the Nic. Quit the Nic is a tobacco cessation program offered to you at no charge. It's one of the many services provided to you under the BlueHealthConnection program and is part of your State Health Plan PPO and Medicare Advantage plans.

Since Quit the Nic started in 1999, it has helped nearly 8,000 members to quit using tobacco.

Quit the Nic addresses all forms of tobacco, including cigarettes, cigars, snuff and chewing tobacco.



How the program works

Quit the Nic is a telephone-based program to support your efforts.

- During the first call the nurse will discuss your readiness to quit using tobacco and set an action plan, including a quit date and how to prepare for that day.
- In subsequent calls, the nurse will guide you through a series of topics to help you quit.
- During the counseling sessions, the nurse will discuss relapse prevention. Each session is designed to help you deal with the urge to use tobacco as well as develop alternative coping responses.

Tools to help

In addition to the telephone counseling sessions, when you enroll in Quit the Nic, you'll receive:

- **Set Yourself Free** A pamphlet from the American Cancer Society
- Coping pack A booklet that contains coping responses and methods of dealing with the urge to use tobacco
- Calendar A 60-day calendar for you to track your progress

If you're interested in the Quit the Nic program, call **800-775-BLUE** (2583).

Don't let kids inhale smoke

An estimated 15 million children in the U.S., including more than 700,000 children in Michigan, are exposed to secondhand smoke. Statistical details include:

- Twenty-two percent of middle school students and 24 percent of highschool students are exposed to secondhand smoke in the home.
- Thirteen percent of all youth in middle school and 15 percent of all youth in high school are exposed to secondhand smoke in a car every day.
- Forty-six percent of all youth in middle school are exposed to secondhand smoke in a car at least once a week.





Secondhand smoke is strongly linked with these health problems in children:

- Severe asthma attacks
- Severe inner ear infections
- Respiratory tract infections (including pneumonia and croup)
- Sudden infant death syndrome
- Childhood leukemia

About 150,000 to 300,000 children between 12 and 18 months oldare affected by secondhand smoke each year. About 15,000 of them are admitted to the hospital with illnesses like bronchitis and pneumonia. About 300 of these children die from respiratory problems related to secondhand smoke, including asthma attacks. (Secondhand smoke may cause children to develop asthma.)

What is "secondhand smoke"?

Secondhand smoke is also called environmental tobacco smoke. It is the smoke that someone exhales when smoking. It also comes from the burning end of a cigarette, cigar or pipe (side-stream smoke). Both mainstream and side-stream smoke contain more than 40,000 chemicals. More than 50 of these can cause cancer.

Why is secondhand smoke in the home especially harmful to kids?

Although adults often develop respiratory problems when exposed to secondhand smoke, children are even more at risk. Reasons include:

- Children's lungs are still developing.
- Children breathe in more air and take more frequent breaths than adults. This causes them to absorb more toxins than adults who are exposed to the same amount of secondhand smoke.
- Children's immune systems are not as protective as those of adults.
- It's more difficult for young children to avoid secondhand smoke than it is for their older siblings and other adults.

What can you do?

- Talk to your doctor about quitting. There are many nicotine replacement products and other medications that can help you. Quitting will protect your child and will also reduce the likelihood that your child will become a smoker.
- Help others quit. If you live with someone who smokes, ask that person to quit or to smoke outside.
- Don't smoke in the car.
- Make sure that your child's school or daycare center is smoke-free.
- Make sure your babysitter doesn't smoke.
- Don't smoke around your child or leave cigarettes burning in an ashtray.

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Source: Health A to 7



Blue Care Network helps you manage chronic medical conditions

When you have a chronic medical condition, you'll receive disease management program materials in the mail a few times a year. The information includes self-management tools, newsletters and handbooks. You can learn about important tests you need to keep track of and we'll remind you, through our mail and telephone outreach program, when to get these tests. If you have one of these conditions, our Disease Management programs will help you:

- Asthma (adult and child)
- Diabetes
- Chronic kidney disease
- Heart disease
- Chronic obstructive pulmonary disease
- Low back pain
- Heart failure
- Migraine headaches
- Depression

Blue Care Network has Full NCQA Patient and Practitioner Oriented Accreditation for the following programs: asthma, cardiovascular disease, congestive heart failure and diabetes. The National Committee for Quality Assurance is an independent, not-for-profit organization dedicated to measuring the quality of America's health care.



9/13/2005 - 9/13/2008

Why do you want to quit using tobacco?

Here are some reasons why people want to quit using tobacco. What are your reasons?

Checklist:

- I want to feel better and enjoy a healthier lifestyle.
- I want to set a good example for my children.
- I want to save money.
- I want my clothes and hair to smell better.
- I want to decrease my risk of getting cancer, heart disease and lung disease.
- I want whiter teeth and fresher breath.

Smokeless tobacco can be worse than cigarettes

Compared with cigarettes, smokeless tobacco (snuff or chewing tobacco) puts more nicotine into your bloodstream. For this and other reasons, people who chew or dip tobacco regularly say that quitting smokeless tobacco is even harder than quitting cigarette smoking. But many smokeless tobacco users have quit successfully -- and so can you.

The use of any tobacco product has immediate and long-term effects on your health and overall well-being. Smokeless tobacco stains and wears down your teeth, causes your gums to recede and produces mouth sores. Bad breath is a common problem. Over time, the use of smokeless tobacco can cause mouth cancer. Nicotine from smokeless tobacco also raises blood pressure and cholesterol levels, and can make it more likely that you will have a heart attack.

Source: National Institute of Health

Blue Care Network

Value, access, service as part of the Blues family

Blue Care Network is the state's largest health maintenance organization. It's the only one backed by the reputation and security of Blue Cross Blue Shield of Michigan. Here are some reasons you'll want to choose BCN, a high-quality, affordable health plan:

You care about your health

You're covered for physical exams, immunizations, diagnostic tests, and well-child care. BCN also offers ongoing support for people with asthma, diabetes, heart disease and other chronic conditions. BCN offers more disease management programs than any other managed care plan in Michigan. If you face serious illness, our case managers can help you navigate the health care system.

You want coverage not just at home, but when you travel

As a BCN member, you can receive follow-up, urgent and emergency care in the United States. You'll have access to more than 80 percent of the doctors and 90 percent of the hospitals in the U.S. through

a nationwide network of Blue Cross Blue and Shield plans. College students out-of-state are also covered. Emergency services are covered worldwide.

You need your doctor to be your health care guide and partner

Our network of doctors, health care practitioners and hospitals is the largest in Michigan. The network includes more than 4,000 primary care physicians — family doctors, internists and pediatricians — 10,000 specialists and 118 hospitals. When you select a primary care physician, you are choosing a highly qualified medical professional to help you get the medical care and services you need.

In today's era of specialization, your PCP sees the whole picture in order to provide and coordinate your care. Your PCP will refer you to a specialist when you need it. A recent survey showed that 87 percent of our members were either "satisfied" or "very satisfied" with our referral process. For behavioral health services, which includes mental health and substance abuse treatment,

no referral is needed. Women can see a gynecologist or obstetrician for Pap smears, annual well-woman visits and obstetrical care without a referral.

Your life is complicated enough

Blue Care Network is easy to understand and use. Since there's no deductible, benefits are paid from the first day of coverage. When you receive covered services from a doctor in the BCN network, there's no need for paperwork. BCN pays network doctors, hospitals and other health care professionals directly. You are only responsible for the copays included in your coverage.

BCN also offers a great resource to give you the information you need when you want it — MiBCN.com. Our Web site provides you with secure access to find and change primary care physicians, view your benefits, view and print your claims summary to see which doctors you've seen, when you saw them and what the costs were. The site also offers a health risk appraisal for you to help you

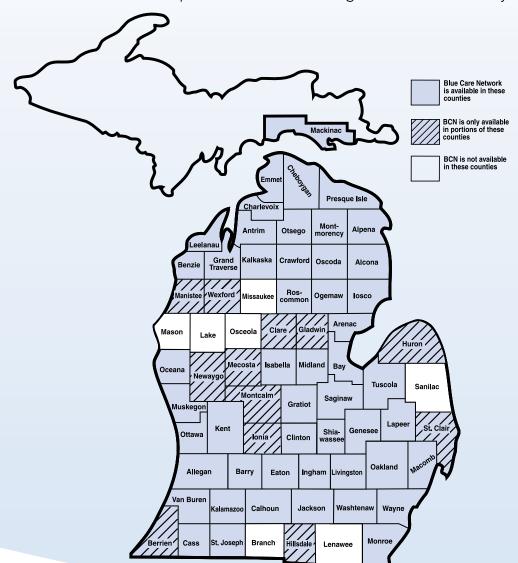
identify your health risks. The more you know about your health, the better you can control the risks to it. Based on the information you give, we'll send you a detailed profile with a snapshot view of your health, and tips and advice on how you can minimize any health risks.

When you have questions, you want answers

BCN's dedicated Customer Service representatives are trained to answer questions about your coverage, claims, referrals and doctor locations. Representatives are available 8 a.m. to 5:30 pm. Monday through Friday.

You want a company you can trust

Blue Care Network is owned by Blue Cross Blue Shield of Michigan and was established in 1980. BCN has a long commitment to nonprofit health care and service to the state. What this means to you is that we don't pay dividends to stockholders. Instead we put more back into Michigan health care than any other company.





A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

Perks with a health plan?

Blue Care Network offers award-winning publications and programs to help members stay healthy and save money:

- Good Health magazine, with news and information about health and benefits (we even include simple-to-make recipes for healthy eating).
- Blue Care Network Member Handbook, an easy-to-use guide to your coverage. The handbooks tells you how to select your primary care physician, how to get care when you travel, lists our drug formulary and lots more.
- Self-help guides such as Children's Guide to Healthy Nutrition to help manage your and your family's health.
- A smoking cessation program that includes tools to help members quit smoking, educational materials and ongoing telephone support with a registered nurse. When you enroll in the program, you're covered for overthe-counter and prescription nicotine replacement products.



- A customized weight loss program that includes nutrition and exercise information and discounts on Weight Watchers™ membership.
- WalkingWorksSM, a program that encourages you to find opportunities to put more walking into your life during everyday activities and provides tools to track progress.
- Naturally BlueSM, if you want alternative approaches to better health, provides discounts on services such as nutrition counseling, massage therapy and acupuncture.





For Your Benefit

State of Michigan Retirees

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How to reach us

For benefit information or claim inquiries, call or write the BCBSM State of Michigan Customer Service Center.

To Call

800-843-4876

Our customer service representatives are available from 8:30 a.m. to 4:45 p.m. Monday through Friday excluding holidays.

To write

Please send all correspondence to: State of Michigan Customer Service Center Blue Cross Blue Shield of Michigan P.O. Box 80380 — WRAP Lansing, MI 48908-0380